

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Bernard F. Murphy
Jodi M. Murphy
fka Jodi M. Toy**
Debtor(s)

Bankruptcy Case No.: 17-23771-JAD

Chapter: 13
Docket No.: 179 – 178

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 26th of November, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 1/9/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/18/23 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **1/9/23**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: **All Parties**

In re:
Bernard F. Murphy
Jodi M. Murphy
Debtors

Case No. 17-23771-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 28, 2022

User: auto
Form ID: 408

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Bernard F. Murphy, Jodi M. Murphy, 9817 South Tripp Avenue, Oak Lawn, IL 60453-3553
r	+ Gloria Walker, Keller Williams Realty of N. Pittsburgh, 11269 Perry Highway, #300, Wexford, PA 15090-9388
r	+ Megan M. Rummel, Clear Choice Enterprises, 723 E. Brady Street, Butler, PA 16001-4789
r	+ Melissa Barker, Berkshire Hathaway HomeServices, 119 Mulone Drive, Sarver, PA 16055-8409
14696082	+ Comenity/Trwrds, P.O. Box 182789, Columbus, OH 43218-2789
14696091	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14696096	+ Nancy Murphy, 10814 S. Maplewood, Chicago, IL 60655-1213
14696109	+ US Bank/Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:47:04	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:47:04	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 23:44:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 28 2022 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Nov 28 2022 23:44:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14696072	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2022 23:44:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
14707102	Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14707074	Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14696073	+ Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14696074	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 28 2022 23:44:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14696075	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 23:46:35	Capital One Bank, P.O. Box 5155, Norcross, GA 30091

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14698598	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2022 23:43:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728922	Email/PDF: bncnotices@becket-lee.com	Nov 28 2022 23:47:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696077	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:31	Citicards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
14696078	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2022 23:43:00	Citizens Bank, 1000 Lafayette Gill, Bridgeport, CT 06604-4725
14696079	+ Email/Text: mediamanagers@clientservices.com	Nov 28 2022 23:43:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14696080	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 28 2022 23:44:00	Comenity Bank/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
14761261	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 28 2022 23:44:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14696081	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 28 2022 23:44:00	Comenity Capital/Petland, P.O. Box 182120, Columbus, OH 43218-2120
14696093	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:31	Macy's, P.O. Box 8218, Mason, OH 45040
14696094	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:31	Macy's Visa, P.O. Box 8218, Mason, OH 45040-8218
14740693	Email/Text: bnc-quantum@quantum3group.com	Nov 28 2022 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14696083	+ Email/Text: egssupportservices@alorica.com	Nov 28 2022 23:44:00	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14882852	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 23:44:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15490116	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 23:44:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14696084	+ Email/PDF: gecsed@recoverycorp.com	Nov 28 2022 23:47:17	GC Services LP, P.O. Box 1389, Copperas Cove, TX 76522-5389
14756140	+ Email/Text: ISAC.Bankruptcy@illinois.gov	Nov 28 2022 23:43:00	Illinois Student Assistance Commission, 1755 Lake Cook Road, Deerfield, IL 60015-5209
14696085	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 28 2022 23:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14696076	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 28 2022 23:46:32	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14696088	Email/Text: PBNCNotifications@peritussservices.com	Nov 28 2022 23:43:00	Kohls Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
14754935	Email/PDF: resurgentbknofications@resurgent.com	Nov 28 2022 23:47:18	LVNV Funding, LLC its successors and assigns as, assignee of FPPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755568	Email/PDF: resurgentbknofications@resurgent.com	Nov 28 2022 23:47:09	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14754979	Email/PDF: resurgentbknofications@resurgent.com	Nov 28 2022 23:57:31	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696089	+ Email/Text: bk@lendingclub.com	Nov 28 2022 23:44:00	Lending Club, 71 Stevenson Street, Suite 300, San

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			Francisco, CA 94105-2985
14760828	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 28 2022 23:44:00	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14696092	+ Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:02	Lumber Liquidators/Synch Bank, P.O. Box 960061, Orlando, FL 32896-0061
14696095	Email/Text: EBN@Mohela.com	Nov 28 2022 23:44:00	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005
14698173	Email/Text: EBN@Mohela.com	Nov 28 2022 23:44:00	U S Dept of Education/MOHELA, 633 Spirit Drive, Chesterfield, Mo 63005
14696097	+ Email/PDF: pa_dc_claims@navient.com	Nov 28 2022 23:47:18	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14713211	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2022 23:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14714978	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:57:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697105	+ Email/PDF: rmscedl@recoverycorp.com	Nov 28 2022 23:47:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696098	Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:18	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14719573	+ Email/Text: ebnpeoples@grblaw.com	Nov 28 2022 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14759861	Email/Text: bnc-quantum@quantum3group.com	Nov 28 2022 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14696101	Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:17	SYNCB/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14953888	+ Email/Text: bncmail@w-legal.com	Nov 28 2022 23:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14696099	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:41	Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
14696100	Email/PDF: clerical@simmassociates.com	Nov 28 2022 23:47:17	Simm Associates Inc., P.O. Box 7526, Newark, DE 19714-7526
14696102	Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:46:44	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., P.O. Box 965015, Orlando, FL 32896-5015
14696103	+ Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:18	Synchrony Bank/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696104	Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:02	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14696105	Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:17	Synchrony Bank/Sams Club, P.O. Box 960013, Orlando, FL 32896-0013
14696106	Email/PDF: gecsedl@recoverycorp.com	Nov 28 2022 23:47:02	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14696107	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 28 2022 23:44:00	Toyota Financial Services, 1111 W. 22nd St., Ste. 420, Oak Brook, IL 60523-1959
14740351	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 28 2022 23:43:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15380523	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 28 2022 23:44:00	US Bank, ATTN: Bankruptcy Department, 4801 Frederica Street, Owensboro, KY 4230
15380524	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 28 2022 23:44:00	US Bank, PO Box 64799, St. Paul, MN 55164

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14696108 + Email/Text: BAN5620@UCBINC.COM

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United Collection Bureau Inc., 5620 Southwyck
Blvd., Ste 206, Toledo, OH 43614-1501

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LoanDepot.com, LLC
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696087	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107
14696086	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107
14696090	*+	Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14716013	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LoanDepot.com LLC bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Jodi M. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Debtor Bernard F. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
John Michael Quain, Jr.	on behalf of Creditor Educational Credit Management Corporation jqain@barley.com jfrench@barley.com
Maria Miksich	on behalf of Creditor LoanDepot.com LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

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